

Amendments to the Specification:

Please replace the first paragraph of the specification with the following paragraph. The amendments to the first paragraph set forth below are indicated by strikethrough and underlining.

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is ~~related~~ and claims priority to U.S. Patent Application Serial No. 10/316,603, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK (~~filed December 10, 2002~~, filed December 10, 2002, which claims priority to U.S. Patent Application Serial No. 09/619,392, now U.S. Patent No. 6,526,130, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK, filed July 19, 2000 which is incorporated in its entirety. This application is also related to co-pending U.S. Patent Application Serial No., ~~10/821,815~~, entitled SYSTEM AND METHOD FOR DISTRIBUTING PERSONAL IDENTIFICATION NUMBERS OVER A COMPUTER NETWORK (~~filed herewith~~) which is hereby incorporated in its entirety, filed April 9, 2004. The content of each of these applications is hereby incorporated by reference herein in its entirety for all purposes.